

FEMA Helped Local Officials with Home Inspections and Technical Assistance

Galveston TX – When Hurricane Ike slammed into the city of Galveston as a Category 2 storm on September 13, 2008, it pushed a 12-foot storm surge ahead of it, damaging or destroying as many as 70 percent to 80 percent of the residential structures in the city. As residents returned, many found their homes were unlivable. The immediate concern for Galveston's city officials was to get people back in their homes as quickly and safely as possible.

The city's laws apply different requirements for rebuilding of homes in floodprone areas, depending on the amount of damage they received. Before building permits could be issued, determinations needed to be made about the extent of damage.

"My office normally issues an average of 500 residential and commercial repair permits a month," said David Ewald, a 23-year city employee who became the City of Galveston Building Official and Floodplain Manager in 2000. "That's 6,000 permits a year." In contrast, his office issued 14,000 permits in the first four months after Hurricane Ike. "That should tell you with the amount of staff I have, and the tremendous load on us, we just didn't have the time to go out and perform all those inspections," Ewald said.

Ewald's office is responsible for the overall safety and stability of structures within the city. In the specific area of flood safety, he relies on the National Flood Insurance Program, (NFIP) a Federal program that enables people living in participating communities to purchase flood insurance coverage.

To maintain their standing in the NFIP, communities are required to enforce ordinances that regulate building in regulatory floodplains, which are areas that would be inundated in a flood that has a 1-percent chance of occurring in any year, according to engineering studies. These areas are identified as Special Flood Hazard Areas (SFHAs) on Flood Insurance Rate Maps (FIRMs) that are developed by the Federal Emergency Management Agency (FEMA) and adopted by communities that participate in the NFIP.

One responsibility of building officials in participating communities is to determine degrees of structural damage to buildings within regulatory floodplains in their jurisdiction following any type of disaster or damaging event, whether flood related or not. If a building is damaged 50 percent or more of the market value of the structure, it is considered to be "substantially damaged" and the owner is required to bring that structure into compliance with the community's flood damage prevention ordinances. If, on the other hand, the damage is less than 50 percent, the owner may receive permits to rebuild without additional flood safety requirements.

"The problem is, I have three building inspectors, as well as myself, to perform substantial damage determinations," said Ewald. "With a staff that small, and with the size of this disaster, and the number of structures we had to look at, there was no way we could have done it without help."



Galveston County, Texas



Quick Facts

Year:

2008

Sector:

Public

Cost:

Amount Not Available

Primary Activity/Project:

Cooperative Technical Partner Activity

Primary Funding:

Hazard Mitigation Technical Assistance Program (HMTAP)